

EXHIBIT S

THE SENKLER TEAM



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February 27, 2014

Renee & Andy Najda
71 Flint Road
Concord, MA 01742

Dear Renee & Andy:

I am sorry that once again I am compelled to bring up the same old concern regarding the long-standing foreclosure proceeding and its impact on your property. The foreclosure is significantly handicapping my ability to market and sell your home at its normal market value. Not only has it negatively impacted the market value of your home, but also the market values of surrounding homes in the Concord area.

The foreclosure proceeding has been advertised in the local papers and also on the Zillow website and therefore is generally known amongst the public, including local brokers and buyers. There are more than 100 brokers in our area who are now aware of the pending foreclosure and therefore make their buyers aware of this situation. No broker or buyer wants to waste their time making a good offer on a property where there is evidence that the owners are in financial difficulty. As a result, qualified buyers who are seeking a high-quality house, free of any legal concerns and defects, are passing up your home and purchasing other properties. Also, they are encouraged by their brokers to make low offers, or are simply walking away from this property to find a problem-free home where they can be assured by the seller that the closing will happen. On the other hand, the foreclosure proceeding is attracting opportunistic auction buyers who want to view your home to ascertain its condition so that they know how to bid. These opportunistic buyers are an unnecessary distraction and a waste of our resources.

The negative impact of the foreclosure proceeding on your home's market value and marketability is particularly magnified because your home is listed at over \$5M and is one of the highest-priced homes listed for sale in Concord. Your home is extremely well-built and could not be duplicated with the same quality at your offering price. But these foreclosure proceedings have given your property a very negative reputation, as we have noticed by the offers that I have presented to you. You have kindly countered these offers, but the buyers have decided not to accept your counter, preferring to wait for the foreclosure.

I am planning to re-list your home this coming spring. Again, we are investing a large sum of advertising dollars towards finding you the right buyer. However, for me to properly market your property, attract qualified buyers, and have an opportunity to sell your home at its normal market value, it is necessary that the foreclosure proceeding be withdrawn.



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I hope that you understand my concerns. I have been in the business for over 38 years and have always successfully specialized in selling high-end real estate. But I know from experience, that as long as the public believes that your property will be foreclosed on, it is impossible to motivate a buyer to write a decent offer that will reflect the true value of your investment.

Please let me know how we should proceed.

Sincerely,

A handwritten signature in black ink, appearing to read 'Brigitte'.

Brigitte Senkler
Vice President
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